

# HIGH SCHOOL FOCUS

CALIFORNIA STUDENT AID COMMISSION & EdFUND'S ANNUAL ADVISORY

FOR HIGH SCHOOL COUNSELORS

SCHOOL YEAR  
2005-06

JANUARY 2005

## Foster Youth Can Tap into Chafee Grants for Training or College

Teens living in foster care, or who have been in foster care, can take advantage of millions of dollars in federal money set aside solely to help them get vocational training or go to college.

The California Chafee Grant provides up to \$5,000 a year for vocational training or college for former or current foster youth. The money can be used to pay for tuition and fees, as well as living expenses such as food, rent, child care and transportation.

"When many foster teens turn 18, they are out on their own," said Diana Fuentes-Michel, executive director of the California Student Aid Commission, the agency that administers the federal grant program in California. "The Chafee grant gives them the break they need to get vocational training or go to college."

Foster youth with financial need may also qualify for

a Pell Grant, a Cal Grant, and possibly a Federal Supplemental Opportunity Grant and Federal Work-Study. In addition, many colleges and foundations offer tuition waivers and scholarships for foster youth.

During 2003-2004, the program's first year, \$6.5 million was awarded to 2,051 current or former foster youth in California. This year, approximately \$8 million is available for the state's Chafee grants. The money is the result of new federal funding allocated to states to expand training and educational opportunities for foster youth.

To apply, students must submit the FAFSA and the California Chafee Grant Application, which is available at [www.chafee.csac.ca.gov](http://www.chafee.csac.ca.gov). Like the FAFSA, the Chafee application can be completed and filed online, or printed and submitted by regular mail.



As a high school counselor, you can help steer eligible students to the Chafee grant and other financial aid, and provide the additional help they may need to complete the application forms. Students who do not have a Social Security number or who are unable to complete the FAFSA may also contact the Commission toll free at 888.224.7268 (select option 3) for assistance. ☺

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If you have questions about the Chafee Grant, you may e-mail [specialized@csac.ca.gov](mailto:specialized@csac.ca.gov).

### More Resources

Teens in foster care or who are "aging out" of the system can also turn to these Web sites for help.

[www.fosteryouthhelp.ca.gov](http://www.fosteryouthhelp.ca.gov)

This comprehensive site for foster youth offers information on housing, health care and other basic needs.

[www.fy13.com](http://www.fy13.com)

[www.fosterclub.org](http://www.fosterclub.org)

[www.orphan.org](http://www.orphan.org)

These destinations give foster kids the opportunity to get involved in their journey through the system and their future.

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# ON THE WEB

## ABCs of Early Awareness: A Resource Guide and Toolkit for Helping Students Achieve a Higher Education

[www.nasfaa.org/ABCs.asp](http://www.nasfaa.org/ABCs.asp)  
This Web site, sponsored by the National Association of Student Financial Aid Administrators, is designed to help counselors prepare students for college; includes materials to plan a financial aid night.

**A Better Chance Resource Bank**  
[www.abetterchance.org/resource.htm](http://www.abetterchance.org/resource.htm)  
Here you will find resources and scholarships for students who are African Americans, Asian Americans, Hispanic Americans or Native Americans.

**ACT**  
[www.act.org](http://www.act.org)  
Students can register here to take the ACT or have their scores sent to colleges.

**American Indian Education Programs**  
[www.oiep.bia.edu](http://www.oiep.bia.edu)  
[www.collegefund.org](http://www.collegefund.org)  
Browse these sites to learn more about scholarships and other education programs for Native Americans.

**AmeriCorps**  
[www.americorps.org](http://www.americorps.org)  
[www.goserv.ca.gov](http://www.goserv.ca.gov)  
You will find information on AmeriCorps here, including an online application.

**Association of Independent California Colleges and Universities**  
[www.aiccmmentor.org](http://www.aiccmmentor.org)  
Browse the online student guide, including information on and admissions applications for 77 independent colleges.

**Cal Grants**  
[www.calgrants.org](http://www.calgrants.org)  
Here you can quickly find information on all the Cal Grant programs, as well as how to apply for a Cal Grant.

**California Association of Student Financial Aid Administrators**  
[www.casfaa.org](http://www.casfaa.org)  
Stop here to learn more about this association and its resources for college financial aid administrators.

**California Colleges**  
[www.californiacolleges.edu](http://www.californiacolleges.edu)  
Students and their families can find information on planning and preparing for college in California; for junior high students on up.

**California Career Colleges**  
[www.bppve.ca.gov](http://www.bppve.ca.gov)  
[www.accjc.org](http://www.accjc.org)  
Click on these sites to learn more about career colleges in California, including academic and financial aid programs.

**California Community Colleges**  
[www.icanaffordcollege.com](http://www.icanaffordcollege.com)  
[www.cccco.edu](http://www.cccco.edu)  
These two sites offer information on the 109 community colleges and how to cover costs.

The Internet offers a wealth of information on preparing and paying for college or vocational training. Here is a listing of free Web sites you can browse. (This listing is for convenience only and is not an endorsement of any site.)

When using these sites, you and your students may be asked for personal information. Be sure to read the privacy policy posted by each site to be aware of the site's current practices regarding privacy and information sharing.

## California Postsecondary Education Commission

[www.cpec.ca.gov](http://www.cpec.ca.gov)  
This site provides an overview of postsecondary education in California, plus links to colleges statewide.

**California State University**  
[www.calstate.edu](http://www.calstate.edu)  
Check out all the CSU campuses from this site, as well as academic and financial aid programs.

**California Student Aid Commission**  
[www.csac.ca.gov](http://www.csac.ca.gov)  
Here you can learn more about the Cal Grant Entitlement and Competitive programs, other state aid, outreach, training and other services.

**California Virtual High School**  
[www.cavhs.org](http://www.cavhs.org)  
Students will find the tools they need to prepare for the SAT and ACT, including tutorials, practice sessions and a vocabulary builder.

**College Board and SAT**  
[www.collegeboard.com](http://www.collegeboard.com)  
Students can register for the SAT or have SAT scores sent to schools from this site. There's also good information on planning and paying for college.

**College Board Online Scholarship Search**  
[http://apps.collegeboard.com/cbsearch\\_ss/scholarshipSearch.jsp](http://apps.collegeboard.com/cbsearch_ss/scholarshipSearch.jsp)  
Students can search this database of more than 2,000 programs that provide funding for undergraduate study.

**College Costs and More**  
[www.nces.ed.gov/ipeds/cool](http://www.nces.ed.gov/ipeds/cool)  
<https://studentaid2.ed.gov/gotocollege/campustour>  
Find costs and more for more than 7,000 postsecondary institutions nationwide.

**College Sports and Athletic Scholarships**  
[www.ncaa.org](http://www.ncaa.org)  
Here the National Collegiate Athletic Association (1,200 colleges, athletic conferences and sports organizations) provides information for students who would like to participate in college sports and learn about athletic scholarships.

**Cooperative Education**  
[www.co-op.edu](http://www.co-op.edu)  
[www.ca-co-op.org](http://www.ca-co-op.org)  
Learn more about cooperative education, a work-learn program, at this site.

**EdFund**  
[www.edfund.org](http://www.edfund.org)  
Click here to learn about planning and paying for college and managing loans; there is a Spanish-language section.

**EdWise®**  
[www.edwise.org](http://www.edwise.org)  
EdWise is a financial planning tool to help students take charge of their financial future.

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## Chafee Grant for Foster Youth

[www.chafee.csac.ca.gov](http://www.chafee.csac.ca.gov)

California's teens in foster care or who were in foster care can click on [www.chafee.csac.ca.gov](http://www.chafee.csac.ca.gov) to learn how they may qualify for up to \$5,000 a year in free money for vocational training or college, on top of any other federal or state aid they may qualify for. The site is easy to navigate and includes links to the California Chafee Grant Application and the FAFSA, both of which are required to apply for this grant.

## Paying for Community College

[www.icanaffordcollege.com](http://www.icanaffordcollege.com)

This brand-new destination, sponsored by the California Community Colleges, is a great resource for students who are wondering how to pay for college and make ends meet while they attend classes. Here they will learn more about all of the 109 campuses, including the ones nearest them, as well as how student aid offered by community colleges, along with state and federal aid, can help pay for their education.

## Cash for College Workshops

[www.californiacashforcollege.org](http://www.californiacashforcollege.org)

Click on [www.californiacashforcollege.org](http://www.californiacashforcollege.org) to find out where students and parents can get hands-on assistance completing the FAFSA this January and February.

## EdFund's Outreach Tools

[www.edfund.org](http://www.edfund.org)

EdFund's online catalog contains everything you need to help your students build a solid foundation in financial literacy. For a listing of publications, videos and posters, simply go to [www.edfund.org](http://www.edfund.org) (click on "Forms and Publications," select "Subject" under "Publication Search," scroll down and click on "Early Outreach Materials"). This spring, check out the nifty Building Futures feature (from the home page, select "Schools," then "Building Futures" under "Default Management").

# Cal Grants Are Seeing Students Through College

## Nearly \$760 million in Cal Grants awarded this year

Cal Grants are making a significant difference in the ability of students to get a higher education.

According to a recent study conducted by the California Student Aid Commission and EDFUND, students who received Cal Grants were much more likely to re-enroll in college for second and subsequent years than those who did not receive a Cal Grant.

In fact, more than 95 percent of students with Cal Grant A awards re-enrolled for a second year. Perhaps even more remarkable, 93 percent of Cal Grant B recipients—students from very disadvantaged backgrounds—returned to college for a second year.

What's more, students who received Cal Grants were more likely to enroll in college immediately after high school, stay at the same college for four years, remain enrolled for four years

and transfer from a community college to a four-year college.

Here's how you can help us. We would like to see all eligible high school seniors, including those who will be getting their GEDs, apply for a Cal Grant. Even if they think their families make too much money, students should still be encouraged to apply for a Cal Grant since many things can change between the time they complete their FAFSA and the start of school. Plus, by filing the FAFSA, they will be applying for other state and federal aid, including Pell Grants and low-interest federal Stafford loans.

### The Cal Grant Guarantee

Every recent high school graduate who has good grades and financial need can count on receiving a Cal Grant

At [www.calgrants.org](http://www.calgrants.org), students will find information on all the Cal Grant programs in one convenient place. The site features direct e-mail access to the Commission's staff for questions.

Entitlement award.

Financial aid is *guaranteed* to every postsecondary student who meets the basic financial and academic requirements and applies on time.

Students may qualify for either a Cal Grant A or B Entitlement award.

For the **Cal Grant A Entitlement** award, students must have at least a 3.0 grade point average. Cal Grant A provides for full fees at California State University and University of California campuses or tuition support of up to \$8,322 at independent colleges in California.

The **Cal Grant B Entitlement** award requirements include a minimum 2.0 GPA. The award for most first-year students is \$1,551 and may be used for living expenses, books, supplies and transportation, as well as tuition and fees. When renewed or awarded beyond the freshman year, the grant includes an additional tuition and fee award—the same as those for Cal Grant A—for students who will be attending a school other than a California Community College.

Students who are not eligible for a Cal Grant Entitlement award may compete for one of 22,500 Cal Grant A or B Competitive awards. Half of these awards

## Entitlement Awards Start Rolling Out in January

The California Student Aid Commission begins making Cal Grant Entitlement awards to qualifying students as soon as all the required information is received and processed. Because students can submit their FAFSA beginning January 1 and their verified Cal Grant GPA in early November, award notifications may be mailed out as early as January 15.

are reserved for students who will be attending a California Community College.

## Free Money for Vocational Training

Career-oriented students may apply for a Cal Grant C to help with their education and training costs while attending an occupational or vocational program. The \$576 award provides for books, tools and equipment. Those who plan to attend a school other than a California Community College may receive up to \$2,592 in assistance. To qualify, students must meet eligibility requirements and be enrolled in a vocational program that is at least four months long. ☼

## Cal Grants Open to GED Graduates

Cal Grants are available for students who have their GED and others who may not have a high school GPA. To qualify for a Cal Grant Entitlement award, students must complete the FAFSA and send a copy of their GED test score to the California Student Aid Commission between January 1 and March 2. If your school does not provide grades, is not accredited by the Western Association of Schools and Colleges or another regional accrediting agency, or does not have a course list approved by the University of California, your students will need to provide their ACT, SAT or GED score to apply for a Cal Grant. All test scores must be submitted to the Commission using the paper Cal Grant GPA Verification Form.



# Encourage Your Students to Use FAFSA on the Web

## Built-in prompts and on-the-spot corrections mean far fewer errors

The simplest and fastest way to file the FAFSA is online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The site is available in both English and Spanish and students can apply around the clock, seven days a week.

When students use FAFSA on the Web, they'll answer only those questions that pertain to them because the online FAFSA uses skip logic. They can make on-the-spot corrections and their answers will be automatically edited with built-in prompts, resulting in substantially fewer errors. Plus, they can find help online for each question.

In addition, students can save their FAFSA for up to 45 days, so they do not have to complete it in one sitting. Applications are transmitted to the federal processor within seconds and students could receive their Student

Aid Report as soon as 72 hours, if they provide an e-mail address, compared to four weeks for those who mail the paper FAFSA.



To help students use FAFSA on the Web, tell them to:

1. Apply for a PIN, or personal identification number, in the fall at [www.pin.ed.gov](http://www.pin.ed.gov) so they can electronically sign the online FAFSA. If they are dependent students, one of their parents should also get one.

2. Print and complete the Pre-Application Worksheet, available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) in November. It lists the FAFSA questions in the order of the questions on the online FAFSA, which differs from the paper FAFSA.
3. Review the FAFSA carefully and print out a copy for their records before transmitting it. Students should also keep copies of all worksheets and other financial records in case their college asks to see them.
4. Provide an e-mail address so they will get an electronic message within minutes of transmitting their FAFSA. This will confirm that their application was received as well as provide an estimate of their EFC. Students should be sure to print and keep a copy of this confirmation for their records.
5. Use their PIN to electronically sign the FAFSA. If they (or their



PINs should be kept confidential. They should not be shared with anyone, even

with those individuals—paid or unpaid—who students may have had help them complete the FAFSA. PINs do not expire, but if students request a new one, only their new PIN will work.

parents) do not have a PIN, they can print, sign and mail the signature page. Students who do not have a PIN or printer can still use FAFSA on the Web—they will simply receive a SAR without an EFC that they must sign and return before their official EFC will be calculated. Another option: Students can use their PIN to e-sign and a parent can mail in the signature page.

6. Avoid peak hours. Students will find faster response times at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) before 8 a.m. and after 8 p.m.
7. Follow up on the status of their FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) using their PIN.
8. Check their e-mail regularly and look for messages from the U.S. Department of Education directing them to their electronic SAR. ☺



Students who are (or were) in foster care should be sure to answer yes to the FAFSA question, "Are both of your parents deceased, or are you (or were you until age 18) a ward/dependent of the court?", to establish their independent status. For the question on their household size, foster youth are a "household" of one.

To learn more or for help completing the FAFSA, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or call 800.4FED.AID.



## CASH FOR C//LLEGE

### Cash for College Workshops

This January or February, give your students another opportunity to hop off the fence and jump into the game. California Cash for College, a collaboration among the California Student Aid Commission, college campuses, high schools and community partners, offers students and parents hands-on assistance with filling out the FAFSA. Entering their fourth year, Cash for College workshops are held statewide, mostly on weekends and often at high schools, colleges and community sites. To volunteer or co-host a workshop, link up with coordinating offices in San Diego, Southern California, the Central Valley, the Bay Area and the Sacramento region. Visit [www.californiacashforcollege.org](http://www.californiacashforcollege.org) for more information.



# California Community Colleges Offer an Affordable, Quality Education

California Community Colleges are preparing students for transfer to the California State University, University of California or an independent college, as well as training students for the workplace, in record numbers—and at a price well within reach.

Fee waivers, Cal Grants, Pell Grants, federal Stafford loans, federal work-study, scholarships and other financial aid all can help students pay for fees, books, supplies, transportation, housing, food and even child care expenses.

While starting at a community college is a smart

financial move, students should be sure to check in with their transfer center often to make sure they are taking the right courses for transfer eligibility and so that they can make the most of their financial aid. ☉

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To learn more, go to [www.cccco.edu](http://www.cccco.edu) or [www.icanaffordcollege.com](http://www.icanaffordcollege.com).



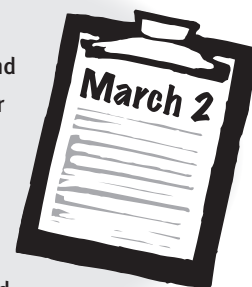
## Cal Grant Entitlement Awards for Transfer Students



Graduating seniors who are planning to attend a California Community College, and who don't already have a Cal Grant award for college, may apply for a Cal Grant award when they transfer to a four-year college. They are guaranteed an award if they –

- ▶ have at least a 2.4 community college GPA
- ▶ meet the admissions requirements for the qualifying four-year college
- ▶ meet the Cal Grant eligibility requirements
- ▶ apply between January 1 and March 2 of the year they want to transfer
- ▶ are under the age of 24 as of December 31 of the award year.

Students have the best chance of maximizing their financial aid options and planning their expenses if they apply for a Cal Grant by March 2, even if they will be attending a California Community College and have the option of the September 2 deadline to apply for the Cal Grant A or B Competitive award.



## Financial Aid from California Community Colleges

Here are some of the student aid programs provided by California Community Colleges for eligible students:

### Community College Fee Waiver

The California Community College Board of Governors' Enrollment Fee Waiver pays the enrollment fee for students who are eligible for need-based financial aid, receive CalWORKs, SSI or General Assistance payments, or whose family income falls below the ceilings.

### Extended Opportunity Programs and Services

Extended Opportunity Programs and Services provides grants, counseling and tutorial services to low-income, educationally disadvantaged students.

### Cooperative Agencies Resources for Education

Cooperative Agencies Resources for Education provides counseling, transportation, textbooks and supplies, as well as child care services for students who are single parents of preschoolers and receiving welfare benefits, and who participate in Extended Opportunity Programs and Services.

### CalWORKs

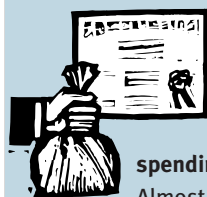
The CalWORKs campus program coordinates financial aid and federal work-study opportunities, educational and personal counseling, job placement and child care. These services are for students currently receiving CalWORKs benefits who are in good standing with the county social services office. Some assistance is also available for former CalWORKs recipients enrolled in job-skill upgrade activities.



High school seniors who qualify for a Cal Grant award can take advantage of a community college education and save their award dollars for when they transfer to a four-year college. Or they can use their Cal Grant B or C for books, supplies and other qualified expenses while attending a community college.

# More Free Money for College

## Looking Out for Scholarship Fraud



Remind your students to:  
**Do their own research before spending their money.**

Almost all scholarship information is available for free, whether in directories in the library or on the Internet. If they choose to pay a scholarship search service, be sure they understand what they are paying for.

**Not fall for claims that "guarantee" a scholarship.** Any "guarantee" claim should include qualifications or disclaimers.

**Never give credit card information to someone to hold a scholarship.** A scholarship is free money for college—they should never have to pay for one nor should they ever give out credit card or bank account information on the phone unless they made the call and know who they are talking to.

**Not pay for the FAFSA or to have someone fill it out for them.** The FAFSA is available for free, either online or on paper. And about those Web sites that offer to complete the FAFSA for them for a fee—they will still have to collect all the information themselves, so they really won't be saving any time. Once they have the information, completing the application is not difficult.

**Be skeptical of college financial planning "seminars."** While some are put on by reputable companies, others are not. Be careful not to be pressured into paying hundreds of dollars for information that is readily available for free.

For more information, go to [www.ftc.gov/bcp/conline/edcams/scholarship](http://www.ftc.gov/bcp/conline/edcams/scholarship).

In addition to Cal Grants, there are a number of other sources of free money from the state and federal governments, and colleges.

### FEDERAL AID

#### Federal Pell Grants

Pell Grants are awarded solely on demonstrated financial need to every undergraduate student who qualifies. Pell Grants can be used for tuition, fees and living expenses, even at a California Community College. Awards recently ranged from \$400 to \$4,050.

#### Federal Supplemental Educational Opportunity Grants

Colleges award these federal grants of (\$100 to \$4,000 a year) to undergraduate students with exceptional financial need, with priority given to Pell Grant recipients. Funding for this program is very limited.

### STATE AID

#### Child Development Grants

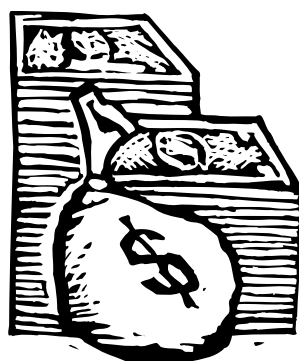
These grants assist students who are pursuing a child development permit and plan to work at a licensed children's center.

#### Robert C. Byrd Honors Scholarships

These merit-based awards recognize graduating high school seniors who have demonstrated outstanding academic achievement and show promise of continued achievement in college. Applications are available at high schools beginning February 1.

#### Law Enforcement Personnel Dependents Grants

These grants benefit dependents and spouses of California peace officers, certain California correctional officers and firefighters who were killed or totally disabled in the line of duty.



#### Fee Waivers for Surviving Dependents of Law Enforcement or Fire Prevention Personnel

Children of California city, county or state law enforcement or fire prevention personnel who

were killed or died as a result of active duty are eligible for registration fee waivers (also known as Alan Patee Scholarships) at a University of California or California State University campus. Students should contact their college's bursar or registrar office to learn more.

### UNIVERSITY OF CALIFORNIA

#### University Student Aid

More University of California students receive grants through the University Student Aid Program than through any other program. Recently, more than 43,000 undergraduate students received UC grant support, with an average award of about \$3,050. In addition, nearly 17,000 undergraduate students received UC-funded fellowships or scholarships.

#### Educational Opportunity Program

The Educational Opportunity Program provides grants, counseling and tutorial services to low-income and educationally disadvantaged undergraduates.

### CALIFORNIA STATE UNIVERSITY

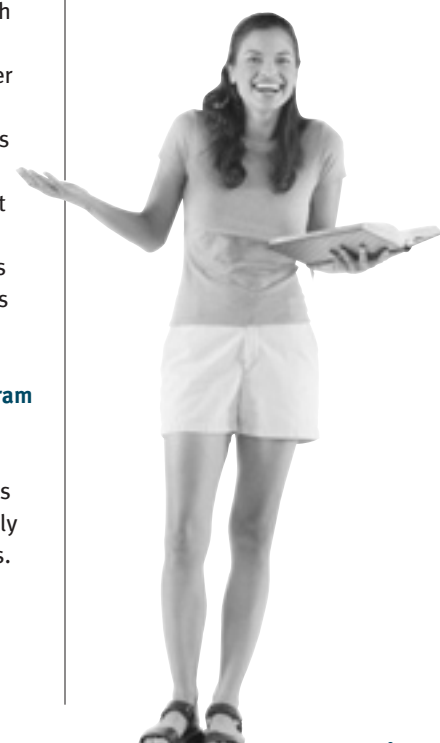
#### State University Grant

California State University campuses offer the State University Grant, which provides need-based grant assistance to California residents. The amount of the award varies, but generally covers at least a portion of the California State University fees.

#### Educational Opportunity Program

The Educational Opportunity Program is also available at CSU campuses. ☉

To learn more, click on [www.studentaid.ed.gov](http://www.studentaid.ed.gov) (federal aid); [www.csac.ca.gov](http://www.csac.ca.gov) (state aid); [www.universityofcalifornia.edu](http://www.universityofcalifornia.edu); [www.csumentor.edu](http://www.csumentor.edu) (California State University); and [www.icanaffordcollege.com](http://www.icanaffordcollege.com) (California Community Colleges).



## The Bottom Line

Want your students to understand the difference that an education can make? Share these lifelong-earning statistics (45 years of working at the indicated wage 40 hours a week, 52 weeks per year):

Worker with high school diploma	Worker with vocational certificate	Worker with bachelor's degree
\$10/hour	\$15/hour	\$25/hour
\$20,800/year	\$31,200/year	\$52,000/year
\$936,000/lifetime	\$1,404,000/lifetime	\$2,340,000/lifetime

# Investing in a Higher Education

## Student Loans Can Make Going to College Possible

College graduates earn an average of \$1 million more in their lifetimes than those with only a high school diploma, according to the U.S. Census Bureau, so it makes sense for students to consider borrowing instead of giving up on a degree altogether if they have trouble covering the costs on their own.

Knowing how much they can afford to borrow and repay is an important key to making sure their investment is a sound one. A good place to start is [www.edwise.org](http://www.edwise.org), where students can estimate the amount they may need to borrow, the amount their monthly loan payments will be and the amount they will earn in their future career.

Federal Stafford loans are the most common student loans. There are two types: subsidized, for which the government pays the interest while students are in college; and unsubsidized, for which students are responsible for paying all the interest, both during school and after. Subsidized loans are based on need while unsubsidized loans are for all qualified students, regardless of their income or assets. The interest rate on Stafford loans is variable, adjusted each July 1, and is capped at 8.25 percent. This year's rates are 3.37 percent during repayment and 2.77 percent during school, the lowest rates ever.

For the neediest students, there is the federal Perkins loan, which carries a fixed interest rate of 5 percent during repayment. Students pay no interest while attending college at least half time.

With federal PLUS loans, parents can borrow up to the total cost of their dependent child's education, minus any financial aid



### Click on EdWise for Smart Money Tips

EdWise is an online tool designed to help students get a handle on their finances, whether they need to borrow money for college or simply figure out a spending plan.

Located at [www.edwise.org](http://www.edwise.org), EdWise offers a variety of features that give students the ability to determine how much money they can afford to borrow for college and repay. EdWise promotes the "pay as you go" approach to borrowing, which encourages students to pay interest on their loans while they are still in school. Students will also find salaries for hundreds of job titles so they can see just how much they might earn in their chosen careers.



**Borrowing for college is a little more affordable since the California Student Aid Commission and EdFund are continuing to waive the 1 percent guarantee fee on Stafford and PLUS loans they administer through at least September 30, 2005.**

he or she may receive. The current interest rate for PLUS loans is 4.17 percent.

To apply for a federal student loan, students simply need to complete the FAFSA. For a federal PLUS loan, parents must complete an application form and promissory note, and pass a credit check. In addition, students should submit a FAFSA.

In addition, there are private, or alternative, loans for college. However, private loans typically carry higher interest rates than federal loans and may not have as favorable repayment terms.

To learn more, see pages 19-25 in the *Fund Your Future Counselors' Guide* published by the California Student Aid Commission and EdFund, or go to [www.edfund.org](http://www.edfund.org) or [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

### Take Out a Loan or Use a Credit Card?

Carrying a lot of credit card debt just does not make sense. What's more, if students make only the minimum monthly payment, it can take years to pay off the principal. Suppose a student uses a credit card to pay tuition and buy books her first semester in college, giving her a balance of \$1,400. If she makes only the minimum monthly payment of \$28 each month, with an interest rate of 18 percent, it will take her more than eight years to pay it off. Her final bill: \$2,688 (\$1,288 in interest costs!). The same \$1,400 in a federal student loan would take her less than three years to repay and cost her, at most, only about \$160 in interest.

### Questions to Ask

Here are questions students should ask before they borrow:

1. Is the college or program a good investment?
2. Are there jobs in my chosen fields? Are the jobs stable and how well do they pay?
3. How much money will I need to attend school each year and graduate?
4. Are there other options, such as grants, scholarships and work opportunities?
5. How much debt can I afford to repay?



# Resources for the Classroom



To make your job easier, the California Student Aid Commission and EDFUND offer a wide array of publications, videos, posters, bookmarks and other materials for the classroom. All of the resources are free. Here is a glance at the more popular titles. For a complete listing, click on [www.csac.ca.gov](http://www.csac.ca.gov) or [www.edfund.org](http://www.edfund.org). A number of publications can be conveniently downloaded from these Web sites.

**Fund Your Future® Student Workbook** describes the major state, federal and college financial aid programs and how to apply for them. It covers grants, scholarships and other free money for college, as well as work-study and loans. The 36-page booklet also contains tips for completing the FAFSA, reproducible worksheets for financial planning and evaluating offers, a page on students' rights and responsibilities, and a directory of resources in print and on the Web. The workbook is available in both English and Spanish ([publication I-2, English](#); [I-3, Spanish](#)).

The **Fund Your Future Counselors' Guide** contains more detailed information on the financial aid process, California's student aid programs and a more comprehensive resource directory. New this year is a financial aid fact sheet in seven languages—English, Spanish, Vietnamese, Chinese, Hmong, Tagalog and Korean—that can be photocopied and used as handouts ([publication I-4](#)).



As a companion piece, the **Fund Your Future** brochure outlines the major financial aid programs and how to apply for them. It is also available in Spanish ([English brochure is publication I-1](#); the Spanish brochure is [publication I-1.1](#)).

The **California Chafee Grant Program** brochure covers the new federal grant—up to \$5,000 a year—for vocational training or college for teens in foster care (or who were in foster care) and how to apply for it ([publication G-331](#)).

The **GED Can Open the Door to Higher Education** brochure, available in both English and Spanish, explains how students with a GED can get a Cal Grant for training or college ([publication G-75, English](#); [G-75s, Spanish](#)).

**Credit for College: Tools for Managing Your Money** is a colorful, 24-page booklet that focuses on the practical aspects of choosing higher education and handling money. It was created by EDFUND and the National Endowment for Financial Education for 9th through 12th graders ([publication I-110](#)).

**Life 101** is a magazine sent to graduating high school seniors in California each fall, compliments of the California Student Aid Commission and EDFUND. Designed to engage teens with fresh graphics and profiles of contemporary celebrities, the eight-page publication focuses on the value of a college education, financial aid opportunities and smart money management ([publication L-49](#)).

The **Power of Education** poster illustrates income figures by level of education so students can see how an investment in higher education pays off ([I-68, English](#); [I-67, Spanish](#)).

## Reel Smart . . . A Selection of Financial Aid Movies

**It All Starts Here: It Takes Two** takes students through the FAFSA and the Cal Grant GPA Verification Form line-by-line, step-by-step ([V-13, English](#); [V-24, Spanish](#)).

**FAFSA for Parents** video, new this year, gives parents the information they need to complete the parent section of the FAFSA, as well as help

their student complete the FAFSA ([V-7, English](#); [V-8, Spanish](#)).

**Ready, Set, Financial Aid!** is the Commission's video designed to give students and parents the information they need early to get ready to apply for financial aid. It is ideal for back-to-school or college nights ([V-27, English](#); [V-28, Spanish](#)).

**The Power of Education** showcases individuals who were first in their families to get a college degree. In this 26-minute video, actor Alfonso Ribeiro (the studious Carlton of TV's *Fresh Prince of Bel Air*) introduces a state senator, police chief and others who struggled against all odds to get a college education ([V-10](#)).

**College: Making It Happen** is a 30-minute video, hosted by actor Edward James Olmos, which captures the stories of several individuals who graduated from college despite tremendous obstacles ([V-19](#)).

**College: It's for You** presents four students who check out their future aspirations with their high school counselor. The 12-minute video emphasizes financial aid options and meeting deadlines ([V-6](#)).

**It's Your Future: Financing a College Education** uses Maggie, a "talking" computer, to teach a high school student about college and financial aid options. This 16-minute video takes a "to-do" list approach with clear instructions ([V-5](#)).

**Money Moves for College** is a set of four videotapes drawn from the best of the PBS series, *Money Moves*.



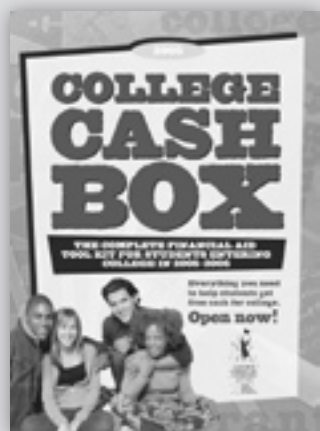
Narrated by Jack Gallagher, the host of the TV program, EDFUND's 30-minute spots have fun with money matters while educating students about financial literacy and paying for college. One video covers how to track down scholarships and save for college. Another takes on budgeting and the smart use of credit and debit cards. The third video provides tips on how stay out of or reduce debt. "Money Moves Jr.," tailored for middle- and high-school students, covers money management concepts, credit cards and budgeting for college. ("Money Moves Jr." is V-20; the *Money Moves*, series V-16, V-17 and V-18).

The **Game of Dollars and Sense** gives students an education in finance in a Jeopardy-style format. The set of three videos covers student loans, budgeting and credit card management. Each video runs under 20 minutes (V-29, V-30, V-31).

**Teaching Careers Make a Difference** and in Spanish, **La Pedagogia si Tiene un Impacto**, produced by the California Student Aid Commission, contain interviews with current teachers who used financial aid to attain their credentials. Information is provided on a variety of financial assistance programs for future teachers, including the several types of Cal Grants and the Assumption Program of Loans for Education (V-25, English; V-26, Spanish). ☉

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Cal Grant materials and *Fund Your Future* publications are available from the California Student Aid Commission by going to [www.csac.ca.gov](http://www.csac.ca.gov), e-mailing [publications@csac.ca.gov](mailto:publications@csac.ca.gov), calling toll free 888.294.0153 or writing to the California Student Aid Commission, P.O. Box 419027, Rancho Cordova, California 95741-9027.

EdFUND materials and *Fund Your Future* publications may be ordered by going to [www.edfund.org](http://www.edfund.org) (click on "Forms and Publications"), calling toll free 877.233.3863 or 916.526.7282 or writing to the EdFUND Shipping Center, P.O. Box 419045, Rancho Cordova, CA 95741-9045.



## It's all in "the Box"

Everything you need to help students apply for financial aid can be found in the California Student Aid Commission's College Cash Box.

Inside the educator's kit you will find a lesson plan for teachers, a sample FAFSA, two videos in English and Spanish ("It All Starts Here: It Takes Two" and "FAFSA for Parents"),

a tip sheet, an announcement on CD for your PA system, posters and more.

Your high school should have received a College Cash Box in November. If you would like an additional kit, please contact the Commission toll free at 888.294.0153 or e-mail your request to [custsvcs@csac.ca.gov](mailto:custsvcs@csac.ca.gov).

## On the Web *continued from page 2*

### Employment Trends

[www.bls.gov/emp](http://www.bls.gov/emp)

[www.calmis.ca.gov](http://www.calmis.ca.gov)

Take a look at where the jobs are now and where they'll be tomorrow.

### FAFSA on the Web

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Here students can complete and file the FAFSA and find links to the federal financial programs and PIN registration.

### FastWeb

[www.fastweb.com](http://www.fastweb.com)

This destination may be the largest and best known online database of private sector sources of financial aid, with more than 500,000 awards for undergraduate and graduate study.

### Federal Student Aid

[www.studentaid.ed.gov/guide](http://www.studentaid.ed.gov/guide)

Here you will find the U.S. Department of Education's *The Student Guide*, with information on the major federal programs.

### Federal Tax Benefits

[www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf)

Federal tax credits and deductions can help students with their college costs.

### FinAid!® The SmartStudent™ Guide to Financial Aid

[www.finaid.org](http://www.finaid.org)

This site brings together a good deal of information on financial aid and how to apply for it, and has calculators to estimate expected family contribution.

### Financial Aid for Health Professionals

[www.bhpr.hrsa.gov](http://www.bhpr.hrsa.gov)

Information on federal financial aid for undergraduate and graduate students in the health professions can be found here.

### Foster Youth

[www.chafee.csac.ca.gov](http://www.chafee.csac.ca.gov)

[www.fosteryouthhelp.ca.gov](http://www.fosteryouthhelp.ca.gov)

Learn more about the California Chafee Grant and other resources for current and former foster youth.

### Gates Millennium Scholarships

[www.gmsp.org](http://www.gmsp.org)

These scholarships, funded by the Bill and Melinda Gates Foundation and administered by the United Negro College Fund, are for outstanding Pell Grant-eligible students who are African Americans, American Indians, Alaskan Natives, Asian-Pacific Islanders or Hispanic Americans.

### Governor's Scholars Awards

[www.scholarshare.com](http://www.scholarshare.com)

Go here to learn how students can access their scholarships for college (these scholarships have not been awarded for the last two years due to state budget shifts).

### Hispanic Scholarship Fund

[www.hsf.net](http://www.hsf.net)

Explore scholarships offered by the Hispanic Scholarship Fund.

### Mapping Your Future

[www.mapping-your-future.org](http://www.mapping-your-future.org)

This destination offers steps toward college and a career for middle and high school students, college students, borrowers, nontraditional students and parents.

### Military Scholarships and Financial Aid

[www.todaysmilitary.com](http://www.todaysmilitary.com)

Lists financial aid provided by the U.S. Armed Forces.

### Occupational Outlook Handbook

[www.bls.gov/oco](http://www.bls.gov/oco)

Look up job prospects and expected earnings at this site.

### Peace Corps

[www.peacecorps.gov](http://www.peacecorps.gov)

Stop here to find out about how Peace Corps volunteers may incorporate their service into a master's degree program and may receive financial aid.

### Personal Identification Numbers

[www.pin.ed.gov](http://www.pin.ed.gov)

Here students and parents can register for PINs to e-sign the FAFSA.

### Scholarship Scams

[www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams)

[www.ed.gov/prog\\_info/SFA/LSA](http://www.ed.gov/prog_info/SFA/LSA)

At these sites, learn how to avoid scholarship scams.

### Social Security Administration

[www.ssa.gov](http://www.ssa.gov)

Students can go here to apply for a Social Security number if they do not already have one or to find the location of the nearest Social Security office.

### Student Debt Help

[www.studentdebthelp.org](http://www.studentdebthelp.org)

Log on for tips on money management, paying for college and more.

### Students.gov

[www.students.gov](http://www.students.gov)

This one-stop portal provides all the services the federal government has to offer students—from paying for college to getting a passport.

### Students with Disabilities

[www.heath.gwu.edu](http://www.heath.gwu.edu)

Here you will find the online publication, *Creating Options: Financial Aid for Students With Disabilities*.

### University of California

[www.universityofcalifornia.edu](http://www.universityofcalifornia.edu)

Go here for information on all the UC campuses and their financial aid programs.

### U.S. Selective Service

[www.sss.gov](http://www.sss.gov)

Students can register for the U.S. Selective Service, if they are required to do so.

### Veteran Education Benefits

[www.gibill.va.gov](http://www.gibill.va.gov)

Check out the financial aid programs for veterans and their dependents.

### Yes I Can

[www.yesican.gov](http://www.yesican.gov)

[www.yosipuedo.gov](http://www.yosipuedo.gov)

Visit these sites to find tools to prepare for college. ☉

# Cal-SOAP Reaches Out for Early Success

**S**eniors at nine high schools in and around Santa Barbara have been getting one-on-one assistance with planning for college and applying for financial aid from outreach staff with the region's Cal-SOAP. The goal: boost the number of low-income, first-generation or underrepresented students in higher education.

"Santa Barbara suffers from its reputation. Not everyone who lives here is wealthy," says Sue Bracco Gleason, project director of the Santa Barbara California Student Opportunity and Access Program, or Cal-SOAP. "There's a large population of students whose families are very low-income and who think they just can't afford college."

The representatives with the Santa Barbara consortium work alongside counselors at the area's five traditional and four alternative high schools, helping students organize their college admissions materials and get ready to apply for financial aid.

"We go into economics or English classes and make sure every single senior gets a chance to learn about the FAFSA and how to complete it," explains Gleason.

Another objective is making sure the information reaches parents. "At the request of one high school, we sent a letter home to all senior parents with financial aid information in an easy-to-read, question-and-answer format," says Gleason. "Now other high schools have asked us to do the same for their parents."

Gleason adds that Cal-SOAP also works with the high schools to put on English- and Spanish-language financial aid nights for



parents, and participates in the local Cash for College workshops held each February.

To simplify the financial aid application process, the consortium worked with local high schools so that all of them are sending Cal Grant GPAs electronically to the California Student Aid Commission.

Now in its 26th year, Cal-SOAP, administered by the California Student Aid Commission, provides grants to 16 consortia throughout the state comprised of school districts, public and independent colleges and universities, community-based organizations and private partners. Their common goal is to provide early outreach and tutoring to increase college attendance rates of students from schools or areas with low eligibility or college participation rates, students who would be the first in their families to attend college, and students from low-income families.

In addition to Santa Barbara, Cal-SOAP consortia are located in Eureka, Dixon, Oakland, San Jose, Gilroy, Marysville, San Francisco, Merced, Fresno, Sacramento, Santa Maria, Bakersfield, Long Beach, Los Angeles and San Diego/Imperial counties.

Cal-SOAP also sponsors "Transfer: Making it Happen," a program that provides academic counseling and financial aid information to help community college students successfully transfer to a four-year college. ☉

For more information about your region's Cal-SOAP, go to [www.csac.ca.gov](http://www.csac.ca.gov) and click on "Outreach" or e-mail the Commission at [CalSOAP@csac.ca.gov](mailto:CalSOAP@csac.ca.gov).

## WebGrants – better than ever!

We have been listening to your feedback about the WebGrants processing system, and we are continuing to enhance the site to make it easier to use. We are also adding new functions to make the site more robust.

The following are just some of the new features:

- ▶ You can view and update key contacts for your school through the new Institution Contacts screen.
- ▶ You can download a list of Cal Grant recipients for your school (School of Origin report) at the end of each month—no more waiting until May or June for a paper report.
- ▶ You can produce a list of Cal Grant-eligible schools (Search screen) to assist students in finding out where they can use their Cal Grant.

- ▶ You can receive an e-mail confirmation when a GPA file is successfully uploaded.
- ▶ You can download a cumulative report of GPA verifications through the Data Transfer screen. This report also includes GPA verifications submitted on paper forms.

If your school is not using WebGrants, sign up now. Schools that have not yet obtained their user ID and password to access the secured site simply need to complete a System Administrator's Access Request Form and a High School Information Security and Confidentiality Agreement. To obtain these forms or for questions regarding WebGrants, please e-mail the Commission's Help Desk at [csachelpdesk@csac.ca.gov](mailto:csachelpdesk@csac.ca.gov) or call toll free 888.294.0148 or 916.526.8989.

# Creating a College-Going Culture

In an ideal world, high school counselors meet with students, help them identify future education opportunities, guide their progress and then feel immense satisfaction when the students are admitted to the institution of their choice.

The reality, of course, is far less picturesque. Many of you probably find your days jammed with present-day concerns: class scheduling, testing, discipline and crisis counseling, if not lunch supervision or hall monitoring. Guiding students to make good choices about college, find the right financial assistance, and complete all the required tests and paperwork can fall to the bottom of the list.

Nonetheless, you have a critical role to play in boosting the number of students who move on to higher education. Research indicates that there are three key determinants to whether students will

go to college: having college plans by the eighth grade, attending a college-focused high school and having parents who expect them to go. You can't do much about the first and third determinant—but creating a college-going culture at your high school is a goal that you can work toward.

The most direct way to reach students with information about college is one-on-one, but at most schools the numbers are too overwhelming. Nationally, the counselor-to-student ratio is 1:513; in urban schools, the ratio tends to be much higher, routinely exceeding 1:1,000.

So what can you do to have an impact? Reach out for help—to natural partners within your school and to external resources, such as those provided by the California Student Aid Commission and EDFUND. This issue of *High School Focus* offers many sources of assistance and tips, as well as materials to use with students. In addition, here are a few ideas:

- ❖ Ask teachers of home room, life skills or other classes required for seniors to give you class time to walk students through the FAFSA.
- ❖ Display posters in hallways used by students that highlight the economic consequences of not going to college.
- ❖ Ask for five minutes during any all-staff meetings to make a pitch for the college counseling services you provide.
- ❖ Set up a special area where students can browse through college catalogs, financial aid guides and other resource material.

Most importantly, don't give up. Talk about college at every opportunity, even when a student is meeting with you for other reasons. Working together with your high school administration, local college or Cal-SOAP outreach staff, and resource providers like the Commission and EDFUND, you can help make both college preparation and high school graduation the mission of your school. ☺

~Kathy Beasley

## San Rafael Counselor Honored for Her Commitment to Students

**S**ue Ann Joy, a counselor at San Rafael High School, received the distinguished Arthur Marmaduke Award for 2004 from the California Student Aid Commission and EDFUND in recognition of her commitment to helping her school's diverse student population pursue their college dreams.

Judith Colton, principal of San Rafael High School, nominated Joy for the award. "Sue Ann is one of the most hard-working and dedicated student advocates I have ever known. She puts her job first and does whatever it takes to ensure students do not lose out, no matter what the circumstances."

Colton added that Joy "also encourages the college-capable but not necessarily college-bound students to expand their academic vision."

Joy's accomplishments include one-on-one counseling of every graduating senior on his or her future plans, small group instruction on how to apply for financial aid and complete the required forms, weekly lunchtime scholarship meetings, and bilingual financial aid nights for seniors and parents. In addition, she designed a comprehensive log to track each senior's progress.

At a ceremony held earlier this year at San Rafael High, Joy received a commemorative plaque and the \$1,500 award.

Even though Joy retired at the end of the school year after 41 years at San Rafael High, she continues her work with students as a consultant. ☺



## The Marmaduke Award

The annual Marmaduke award was established by the California Student Aid Commission in 1985 to recognize outstanding high school counselors who demonstrate superior skills, dedication and success in helping students seek and receive financial aid for college. The award honors Arthur Marmaduke who served as the Commission's executive director for 25 years.

Each December the Commission sends a letter to the principals of the state's high schools with information about the award, the nomination process and the deadline. This year's deadline for nominations is Friday, January 21, 2005. To learn more, contact Gina Maucieri with the Commission at 916.526.8263.





## Mark your calendar for next fall's financial aid workshops

Each fall the California Student Aid Commission and EdFUND, in collaboration with the California Association of Student Financial Aid Administrators, hold popular financial aid training workshops around the state for high school counselors. The one-day workshops cover state and federal programs, recent changes in financial aid and the financial aid application process. In the coming year, you will find more information on these workshops and others at [www.csac.ca.gov](http://www.csac.ca.gov) (select "Schools," then "High Schools").

In addition, Cash for College workshops in January or February provide line-by-line, step-by-step assistance for your students and parents on filling out the FAFSA and other financial aid applications for college. Click on [www.californiacashforcollege.org](http://www.californiacashforcollege.org) for dates and locations of workshops near you.

EdFUND also offers training opportunities, which can be found at [www.edfund.org](http://www.edfund.org) (click on "Schools," then "Training and Workshops" under "Program Guidance" and then "Course Schedule").

Funding for certain financial aid programs may be adjusted as a result of state or federal budget shifts. To learn more about the status of programs for the 2005-2006 school year, go to [www.csac.ca.gov](http://www.csac.ca.gov) or call toll free 888.294.0153 next fall.

## Keep Up Online

By signing up for CSAC List-Services and EdFUND-Link™, you will receive the latest news from us at your desktop as soon as it is posted.

### CSAC List-Services

You can keep connected to the California Student Aid Commission by signing up on one of the Commission's listservs available to counselors and financial aid professionals. These listservs provide a wealth of current information for students, parents, counselors and others on the Commission's programs, deadlines, application processes and useful links to other related Web sites. To subscribe, simply log on to [www.csac.ca.gov](http://www.csac.ca.gov) and select the Links option. The lists are secured with a generic ID and password available through the Commission's Help Desk at 916.526.8989 or toll free 888.294.0148.

### EdFUND-Link

When you sign up for EdFUND-Link's "High Schools" list, you will receive information and training opportunities of interest to high school counselors, helpful reminders of upcoming deadlines and other financial aid news. Subscribers to the "Schools" list will receive additional bulletins pertaining to the administration of state aid programs, new services and training workshops for college financial aid administrators.

Subscribing is easy, whether by e-mail or on the Internet. By e-mail, write to [edlink@edfund.org](mailto:edlink@edfund.org) and ask to be a subscriber. Be sure to indicate the list you are subscribing to. Or go to [www.edfund.org](http://www.edfund.org), select "Quick Links" and then "EdFUND-Link." You can also mail your request to EdFUND, Training and Policy Unit, P.O. Box 419045, Rancho

Cordova, CA 95741-9045. If you have questions, please e-mail them to [edlink@edfund.org](mailto:edlink@edfund.org) or call 916.526.7321.

### News You Can Use

News You Can Use at [www.edfund.org](http://www.edfund.org) features original news stories and digests, plus links to key sources of higher education and financial aid news throughout the country. While there, sign up to receive the weekly EdFUND e-News, a summary of the week's news story and a direct link to the News You Can Use page. ☺



*High School Focus* is produced annually by the California Student Aid Commission and EdFUND for high school counselors. The advisory spotlights issues specific to applying for aid for the next school year. We welcome your comments or article suggestions. Please write to: High School Focus, EdFUND, P. O. Box 419045, Rancho Cordova, CA 95741-9045.

[www.edfund.org](http://www.edfund.org)  
[www.csac.ca.gov](http://www.csac.ca.gov)

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